

Certificate Number: 03088-PAE-DE-039223439

Bankruptcy Case Number: 21-11492



03088-PAE-DE-039223439

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 8, 2025, at 6:37 o'clock PM CST, Laverne M Hay completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 8, 2025 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor